

## ***Electronic Lien and Title Program***

### **28.000 Introduction**

The Electronic Lien and Title Program (ELT) is a voluntary program for lienholders which provides an electronic ownership record in lieu of a paper title. Under the ELT program, DMV suppresses the printing of paper title certificates for participating lienholders, but a (paper) registration card is issued to the registered owner.

### **28.005 ELT Lienholder Names and Address Listing Updates**

New ELT participants are added to the program quarterly and an updated list of all ELT lienholder names and addresses is published and distributed to vehicle industry members in a Vehicle Industry News (VIN) Memo.

### **28.010 Recording ELT Information on Applications**

Lienholders participating in the ELT program are assigned specific name and address abbreviations which **must be** used on applications. DMV programs recognize ELT lienholders by lienholder name and address. Therefore, ELT lienholder information **must always** be entered on the application **exactly as shown in the latest ELT listing** issued by the department.

ELT lienholder are also assigned an ELT# which **must be** shown in the appropriate field near the new lienholder information field on all registration forms and/or the back of the Certificate of Title.

If an ELT lienholder's name and address do not match exactly a paper title is issued in error and must then be returned to DMV for correction. This delays the issuance of a title record to the lienholder and may delay subsequent transfers of that title.

### **28.015 Electronic Transactions by ELT Lienholders**

ELT lienholders may initiate various transactions to ELT vehicle/vessel records. Changes are transmitted electronically to Sacramento Headquarters by the ELT lienholder and the information is then processed as explained below.

<b><i>When the...</i></b>	<b><i>then the DMV...</i></b>
lien is satisfied by a dealer (upon trade-in for example)	issues and mails a paper title to the dealer showing the dealer as the "legal owner."

<i><b>When the...</b></i>	<i><b>then the DMV...</b></i>
lien/contract is purchased by a nonparticipating lienholder	issues and mails a paper title to the new lienholder.
lien/contract is purchased by another ELT lienholder	creates and transmits a new ELT record to the new ELT lienholder.
lien is satisfied by the registered owner or record.	issues and mails a sole-owner paper title to the registered owner.
ELT lienholder requires a paper title	issues and mails a paper title to the ELT lienholder.

The average time to receive a paper title from an electronic transaction is eight days. Existing record status such as pending Report of Deposit of Fees (RDF) or suspense transactions prevent issuance of the title in the automated process. These are processed manually by the department.

### **28.020 ELT Transfers**

Paper documents **must be** submitted in order to transfer ownership to a new registered owner when the ELT lienholder is retaining legal ownership of the vehicle. The ELT lienholder **must** delete the existing ELT record from its automated file before submitting the transfer application. A properly endorsed Paperless Title Certification (REG 227) is required. The transfer is processed as shown in Chapter 6. A new ELT record will be created after Sacramento Headquarters has compared the keyed ELT to the ELT file.

### **28.025 ELT Corrections**

The properly endorsed Paperless Title Certification (REG 227) must be obtained from the lienholder for name and body type corrections/changes.

### **28.030 Duplicate ELT Procedure**

An ELT lienholder may request a duplicate ELT record if the original **is not** received. The ELT lienholder must submit a completed Application for Paperless Title Certification (REG 227) indicating “Duplicate Title” and “Paperless Title Certification” (Sections 1 through 3) **and** a Statement of Facts (REG 256) explaining the ELT record was not received. A fee **is not** required for the duplicate.